

To: Macknowski, Ray [UJCLSI]
Cc: Cathers, Frank P. (FKN) 11538
From: Mccarthy, Cristina L. (FKN)
Sent: Tue 2/6/2018 3:49:26 PM (UTC)
Subject: Questions from this morning..
[Saveon Johnson & Johnson non CDH lives Final.pptx](#)

Hi Ray,

I was able to get the following information for you:

Q – **SaveOn** - Why can't the SaveOn program be used for the CDH population?

A - IRS rules for HSAs require patient pay first dollar (DED) and SaveOn has zero patient out of pocket expense making this program incompatible with the HSA designs. Frank reran the SaveOn modeling excluding the HDHSA population and the revised results are attached and look similar to what was provided to you previously due to approx. [REDACTED] members being in non-CDH plans

[REDACTED]

[REDACTED]

[REDACTED]

Thank you!

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